

Specifically, how and when are the benefits provided?

Participants who:

- obtain a graduate level degree from an accredited participating California institution,
- become employed as the equivalent of a full-time faculty member at one or more accredited California colleges or universities for three consecutive school years (school year as defined by the Commission), and
- begin their first year of eligible teaching service within 10 years of receiving their initial Conditional Warrant from the Commission,

will be eligible to receive the Graduate APLE's full loan assumption benefit of up to \$6,000, applied over three years.

Less than three years of benefits may be received if a participant: a) does not have any eligible outstanding loan balances at the time loan assumption payments are authorized, or; b) does not provide eligible teaching service for each of three consecutive years.

The Commission provides loan assumption payments directly to lenders based on a participant's outstanding loan balance(s) as of June 30th of each qualifying year. Loan assumption payments of up to \$2,000 are authorized each time a participant completes one year of eligible full-time teaching service. In order to receive the full \$6,000 benefit, participants must complete three consecutive years of eligible teaching service.

What's in the fine print?

The Commission will not assume any loans that are eligible for full or partial cancellation under federal or state provisions. Additionally, the Commission will not assume a Parent Loan for Students (PLUS) or any private loan (e.g., a home equity loan).

Graduate APLE participants must continue to meet their repayment obligations on any and all student loans. Participants are required to comply with all loan repayment obligations and to continue making scheduled payments on all student loans throughout their participation in the Graduate APLE until notified by their lender that the loans are paid in full. The Commission does not reimburse for any payment made by the participant.

Participants who fail to meet repayment obligations on any state or federal grant or loan or are delinquent or in default on any state or federal student loan payment will be withdrawn from the Graduate APLE.

If a participant does not complete a minimum of three consecutive academic years of teaching, the participant shall assume full liability for all student loan obligations remaining after the Commission's assumption of loan liability for the last academic year of qualifying instruction. Exception—A participant shall receive a deferral for the resumption of benefits, for a period not to exceed one academic year, if the participant is unable to fulfill the three consecutive years of teaching due to a serious illness, pregnancy, or other natural causes.

Full-time teaching service provided through an internship program and full-time teaching service provided prior to receipt of the participant's designated graduate degree do not qualify as eligible teaching service for the Graduate APLE.

Graduate Assumption Program of Loans for Education (Graduate APLE)



What is the Graduate APLE ?

The State-funded Graduate APLE is designed to encourage individuals to complete their graduate education and serve as faculty at an accredited California college or university.

What can it offer me?

Under the provisions of the Graduate APLE, after a participant has obtained a graduate degree, the California Student Aid Commission (Commission) may assume up to a total of \$6,000 in outstanding educational loans in return for three consecutive years of service as a full-time faculty member at a California college or university.

How do I know if I'm eligible?

To be eligible for the Graduate APLE, all applicants must:

- Be a U.S. citizen or an eligible non-citizen.
- Be a California resident attending an eligible school or college in the State.
- Have complied with U.S. Selective Service requirements as applicable.
- Not owe a refund on any state or federal educational grant or have delinquent or defaulted student loans.
- Have completed a baccalaureate degree program or be enrolled in an academic program leading to a graduate level degree.
- Demonstrate academic ability and financial need, as determined by the Commission.

- Be currently: a) enrolled in a graduate program on a full-time basis, as defined by an eligible institution; or b) admitted into a program in which they will be enrolled on a full-time basis, as defined by the academic institution beginning with the Fall term in which they are applying as a Graduate APLE participant. Applicants shall agree to maintain satisfactory academic progress.
- Have received, or be approved to receive, a loan to meet the costs of obtaining a graduate degree, under one or more of the following designated loan programs: the Federal Family Education Loan Program, Federal Perkins Loan and National Direct Student Loan Programs, or any loan program approved by the Commission.
- Agree to teach the equivalent of a full-time basis for at least three consecutive years, at one or more accredited California colleges or universities, after obtaining a graduate degree.

The eligibility criteria listed above must be met and maintained, as appropriate, throughout the benefit payment period(s).

How do I Apply?

Applicants must complete an application packet and submit it to an administrator or faculty member in the subject field in which the applicant intends to complete their graduate work. Completed application packets must be submitted by the school and received by the Commission no later than June 30th of the fiscal year prior to the year in which the applicant is applying for participation in the Graduate APLE.

Application packets may be obtained through the school's financial aid office, or by calling the Commission at (916) 526-7590.

How are participants selected?

Each year, the Commission will select up to 500 new Graduate APLE participants, based on grade point averages (GPA), remaining need-based loan balances, and length of time before completion of the academic program. Participating institutions may develop their own recommendation criteria and procedures. However, the applicant shall have been judged by his or her post-secondary institution to have outstanding ability on the basis of criteria that may include, but need not be limited to, any of the following: GPA, test scores, faculty evaluations, interviews and other recommendations.

How will I know if I'm selected as a participant?

Once the Commission reviews all of the applications submitted by the June 30th deadline, selected applicants who meet the eligibility requirements will be sent a Conditional Warrant. The Conditional Warrant is an agreement which stipulates that the Commission will authorize loan assumption payments, provided that the participant complies with all Graduate APLE requirements.

Each participant must sign a Conditional Warrant in order to participate in the Graduate APLE and receive benefits.

